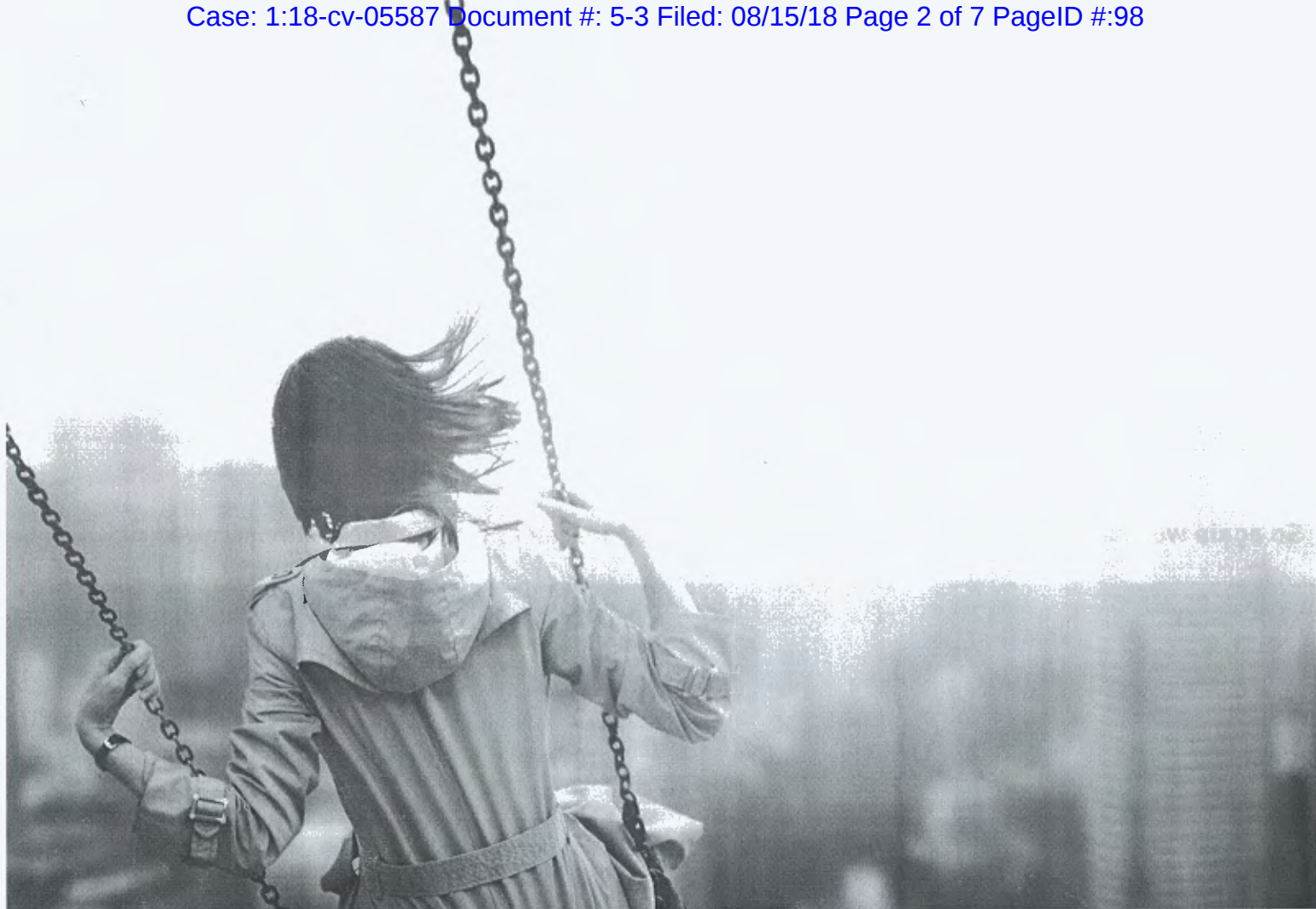


EXHIBIT

3



REVERSING YOUR RISK

Prospering with EquityBuild's
Operational Mastery and Three Guarantees¹



EQUITYBUILD

COMMISSION
EXHIBIT

91

Reversing Your Risk



WHY DON'T MORE PEOPLE INVEST IN REAL ESTATE?

Think about it. Throughout history, real estate has proven to be the best way to build and retain wealth for the vast majority of people. Using other people's money in the form of a mortgage loan, investors can leverage a relatively small down payment to buy a property. They can then use the rents they receive from their tenants to make their mortgage payments and thereby build equity in the property — again, using other people's money. Additionally, there are numerous tax advantages from which to benefit. If the deal is properly researched and structured, then positive, free cash flow is generated for the investor after the mortgage payments and all operating expenses are paid. And, the process can be repeated over and over again.

So again we ask, why don't more people do it? For most investors it comes down to perceived risk.

RISK

People know how to make money. They have become skilled in their chosen fields. But, while they trusted their own expertise when it came to first earning the money, they feel the risk is too high to rely strictly on themselves when it comes to investing. To offset this risk and fear of losing the money for which they have worked so hard, they turn to "experts" for direction, advice and even control.

Many engage stockbrokers, financial planners and money managers in hopes of finding the expertise they lack. All the while hoping that they can trust these advisors to be both competent and trustworthy.

As a result, most investors settle for a traditional mix of stocks, bonds and treasuries, even though from 2001-2010 large stocks averaged only 1.4% in annual returns, costing investors billions during the "Lost Decade." EquityBuild, however, consistently delivers double-digit returns to our investors. Why do so many investors settle for so much less, and what exactly is the perceived risk that they look to offset?

These fears are not overblown. They represent a healthy appreciation for the complexity and hard work required to successfully invest in real estate. If any one of these factors listed above are not understood properly, once-excited investors may find themselves mired in a money pit that went from strong, positive returns to seemingly endless negative returns.

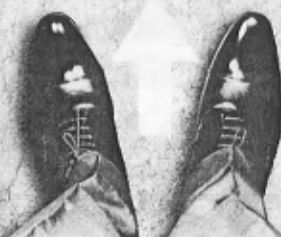
FEAR can be a Good Thing

Perceived risk is rooted in fear. When it comes to real estate investing, investors have many fears including, but not limited to, understanding how to select the right property, how to deal with contractors that may deliver a subpar product or go over budget or time, and how to select the right tenants and then manage them well.

To mitigate these risks, investors need a trusted partner with the knowledge and experience they lack to answer their questions and to respond to their worries. Those worries are valid — without EquityBuild's expertise, efficiency and effectiveness, they would face potentially devastating obstacles:

- Financial projections for their rental operation would not hold up. Instead of receiving excess cash month after month, they will be out of pocket for their property's operating expenses.
- Not understanding the details about rental real estate as an asset class, and therefore, being at risk in ways they can't even imagine.
- Buildings not holding their value due to low occupancy rates, selecting the wrong tenants, ineffective property management and misunderstanding the effects of a volatile real estate market.

RISK ← → SECURITY



EquityBuild Answers the Call

EQUITYBUILD WAS FOUNDED for the express purpose of bringing real estate investing to regular people. Our company was built in order to finally give clients access to the best way to build and retain wealth, rather than allowing proven wealth creation to remain in the private domain of the elite few. The company was created with the express purpose of helping everyday, hard-working individuals, who don't have the time or experience to invest in real estate, be able to do so without having to think and worry about their investments.

EquityBuild is ushering in a new era by making real estate investing more secure and reliable than ever. We help people achieve their dreams of a lasting legacy of wealth and security through passive real estate investments made possible by our unparalleled operational mastery and continual innovation.

We help people achieve their dreams of a lasting legacy of wealth and security through passive real estate investments made possible by our unparalleled operational mastery and continual innovation.



Operational Mastery

THROUGH OUR DECADES OF EXPERIENCE investing in real estate, we have developed operational mastery of the real estate investing process. This makes us an invaluable resource and partner to our clients.

We begin by finding exactly the right properties. This involves not only underwriting markets, but also underwriting submarkets within those markets and then underwriting individual assets within those submarkets. To do this we develop extensive networks

through decades of real estate investing.

The next phase of EquityBuild Operational Mastery is driven by skilled and dedicated personnel working alongside local market teams of top professionals — each bringing excellence to every step of our proven real estate investing process. Our vast network of local market professionals includes experts in inspection, title, escrow and legal services, along

but the vast majority of developers as well.

In practice, our unique knowledge and systems enable us to optimally structure deals and then quickly and efficiently stabilize a property, at which point we refinance the initial purchase. Our investors receive impressive, double-digit returns that roll in month after month, regular as clockwork, but require absolutely no ongoing effort on their part. On the most fundamental level, this is an ideal path to passive income.

Only 1 in 10 properties analyzed by EquityBuild meets our rigorous standards established through decades of real estate investing

of subject matter experts who live and work in our investment regions. They provide us with real-time, accurate data for the market as a whole — all the way down to street and block level. Only after our underwriting experts approve a property for investment consideration does it progress to the next phase of EquityBuild's operational mastery system. It is important to note that only 1 in 10 properties analyzed by EquityBuild meets our rigorous standards established

with construction and property management. These proven market professionals are even more effective in their roles in our process thanks to the strong relationships we develop with city officials and decision makers, allowing us to produce results that others cannot.

The result is expertise, economies of scale and purchasing power far beyond the capabilities of not only individual investors

EquityBuild's operational mastery gives our investors insider access to real estate investing and exceptional wealth creation. We help people achieve their dreams of a lasting legacy of wealth and security through passive real estate investments made possible by our unparalleled operational mastery and continual innovation. Instead of fearing for their financial future, our clients invest with confidence, insight and ease. Our innovations are changing the industry.



The EquityBuild System

THE REAL ESTATE INVESTMENT MARKETPLACE is incredibly dynamic. Success demands continual innovation in response to market changes. Knowing how, where and when to invest can be daunting. EquityBuild gives people access to the knowledge and experience they must have in order to succeed, but can't get anywhere

We ask the right questions and avoid making painful mistakes. We understand tax implications and carefully plan exit strategies. We analyze and leverage a vast amount of information, and we move fast when the time comes to make a deal.

else. Over decades, we have earned the expertise to make real estate investing produce returns, which we have systematized with a total operational mastery model that will work over and over again for our investors. We deliver a low-risk, hassle-free, turnkey experience to

investors who want to acquire income-producing real estate.

We ask the right questions and avoid making painful mistakes. We understand tax implications and carefully plan exit strategies. We analyze and leverage a vast amount of information, and we move fast when the time comes to make a deal. EquityBuild only closes 1 of every 10 deals initiated. Our expertise prevents EquityBuild from selling you a property that does not meet our exacting standards.

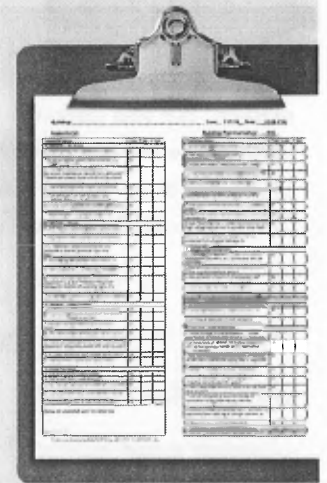
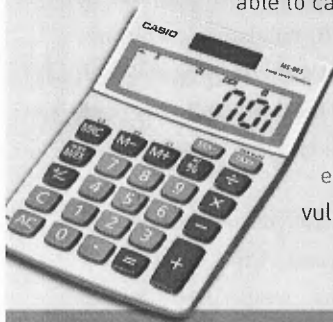
We use our extensive knowledge and operational mastery on our investors' behalf to maximize their returns and minimize their risk at every step:

- Our rigorous, three-stage underwriting process, paired with our demonstrated ability to effectively plan and execute affordable rehab work, combine to produce strong, positive cash flow while locking in the resale value of EquityBuild properties.
- Because of our experience in properly structuring deals and our exacting attention to detail, we are able to calculate and predict a given property's future Net Operating Income with great precision.
- Our meticulous inspection process ensures that we discover faults and vulnerabilities in major building systems

before a purchase is completed, greatly reducing the risk of having to replace an expensive major building system.

- The extensive background checks used by the licensed property managers we engage include getting references from multiple previous landlords in order to better understand a potential renter's behavior patterns as a tenant.
- Property managers conduct ongoing site inspections to ensure tenants are properly caring for properties.

WE HAVE SUCCEEDED IN CONTROLLING RISK to the point that our investments meet the heightened oversight and performance standards for government pension and retirement funds. EquityBuild can be used in self-directed retirement accounts including IRAs and 401(k)s.



Reversing the Risk

WE DECIDED IT WAS TIME TO REVERSE THE RISK. By using our deep and expansive knowledge gained over decades in the industry we can turn the odds in favor of our investors. We also provide our unique, operational mastery of real estate investing to our clients, allowing them a huge competitive advantage.

The concept is simple. The execution is really hard.

Through more than 700 successful real estate transactions, EquityBuild has learned how to structure deals so they generate positive free cash flow after mortgage and all operating expenses are paid. To do so, Net Operating Income must meet or exceed projections. The EquityBuild model of success requires our enormous expertise and attention to these guidelines:

- Units must be consistently rented out with little time lost to vacancy: The condition of the units must be kept distinctly appealing to desirable renters. This reduces both turnover and repair expenses.

- Rents received must meet projections: Rates must be kept at or above market. We actively structure the most profitable mix of private renters and those with housing vouchers. This careful balance often delivers payment stability at higher overall rates.

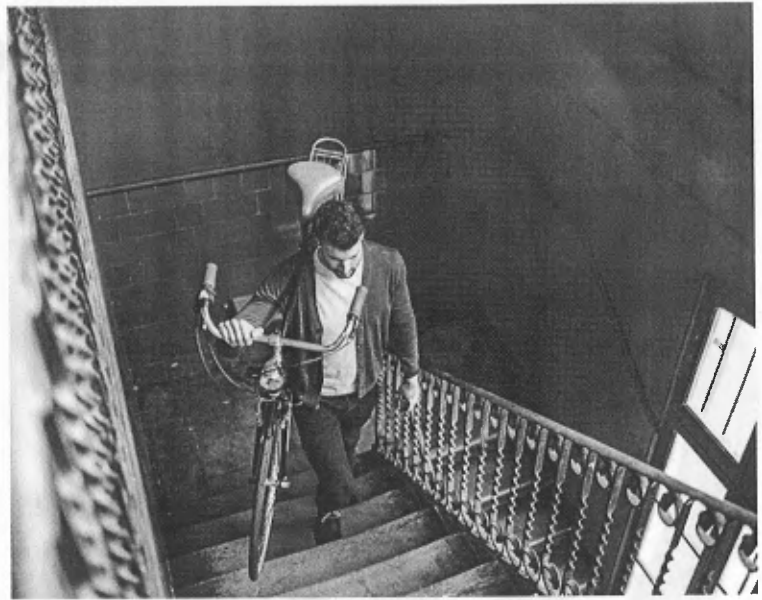
- Building management must be effective: Units must be kept filled with paying tenants. Tenants

must be screened and selected for their positive rental history. Rent collections must be timely. Also property and unit condition must be maintained to standards through ongoing and affordable maintenance and repairs.

- Expenses must be carefully monitored and kept as low as possible: This begins with thoroughly inspecting properties before purchase to ensure their major systems are in solid working order, while maintaining control of operating expenses, including property management. Because of our power in the market, EquityBuild is able to source top quality, licensed property managers for 45% below the going market rate.

By reducing the risk our investors face, we are able to bring the exceptional benefits of real estate investing to regular people.

BY REDUCING THE RISK OUR INVESTORS FACE, by eliminating their uncertainty and fear, we are able to bring the exceptional benefits of real estate investing to regular people.



EquityBuild's Three Guarantees²



EQUITYBUILD'S RISK-REVERSAL goes beyond our *operational mastery* and real estate investing expertise. We are raising the bar by proudly providing three unique, industry-leading guarantees on every property we sell covering the factors we control directly. These guarantees are straightforward, clear and available to you so that the risks of the past are now met with guarantees that are changing real estate investing from this day forward.

► GUARANTEE 1:

Net Operating Income

On a quarterly basis, investors will be compensated for any deficiency between the represented net operating income and the actual net operating income (1) through the stabilization period, and (2) once stabilization has been achieved to the point of refinance eligibility.

► GUARANTEE 2:

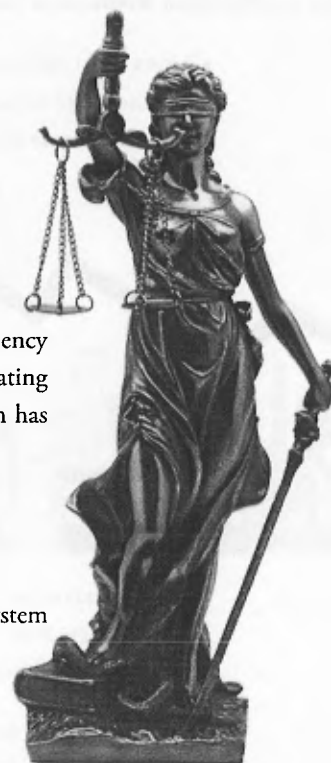
Major Systems

We will repair or replace your plumbing, electrical, roofing or HVAC system if it fails during the first two years of ownership.

► GUARANTEE 3:

Property Value

The value of your EquityBuild property will not drop below the cost of purchasing and renovating the property. Should you incur a loss, EquityBuild will reimburse you the difference.



IT IS TIME TO PUT REAL ESTATE TO WORK FOR YOU by reversing the risk and putting our operational mastery on your side. We are here for you. Call us now at 877-978-1869.

¹EquityBuild is providing this white paper for informational purposes only and nothing herein should be construed as an offer to buy or sell any product or service. All opinions and forecasts are subject to change. Nothing herein should be deemed to be personalized advice or a recommendation. Guarantees described herein are subject to the terms and conditions of the written guarantees provided to each buyer.

²This is a general summary of guarantees offered to future buyers of certain properties. All guarantees are subject to the actual written terms of the guarantees which are subject to limitations, including, but not limited to, refinance eligibility, force majeure, and specific carveouts. All decisions to repair or replace major systems are subject solely to the discretion of EquityBuild. Property Value guarantees are subject to conditions over which EquityBuild had control at the time the property was sold as well as other limitations outlined in the specific written guarantee for each buyer.

